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HOMEOWNERSHIP:
ITS IMPACT ON FERTILITY

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ABSTRACT

The fertility of Canadian women is investigated using data from the 1984 Canadian Fertility Survey (CFS). Attention is focussed on several social and cultural-demographic factors (age, education, religion, religiosity, homeownership, nativity, income, value of home, and number of siblings) that are associated with fertility of couples. Multivariate analysis of the data indicate that:

(1) age of wife, education of wife and homeownership are the three most important variables explaining the fertility behaviour of Canadian couples;

(2) Canadian-born couples who are non-homeowners are more likely to have a higher family size than immigrants; however, the opposite is true for homeowners; and

(3) Catholic women are less likely to have a larger family as compared to non-Catholic women, regardless of their homeownersip status.

The results confirm our major hypothesis: Couples choose to make family adjustments such as family limitation in order to buy a home. There is reason to suspect that homeownership is the most widely perceived indicator of social status in Canadian society.

The demographic literature has offered several explanations for the relatively low fertility observed among North American couples. These include the changing role of women in the society, increased labour force participation of women, and developments in contraceptive technolgy, and economic recessions. An important factor that has not received much attention is homeownership. Although it has seldom been studied by demographers and family sociologists, homeownership is an extremely significant determinant of fertility in most developed countries through its role as a symbol of the quality of life. A number of empirical investigations have revealed consistently that ownership of a single-family house is one of the strongest and most widely perceived indicators of social status and upward mobility (e.g., Morris and Winter, 1978; Myers, 1983; Perin, 1977).

The high purchase price of homes and extremely high mortgage payments in North America have created a situation which makes it almost impossible for young families to own a home without two incomes. As a consequence, couples are being forced to make family adjustments in order to buy a home. These adjustments might possibly include delayed or reduced childbearing, increased employment of wives, and diversion of money from other family needs to housing expenditures (Myers, 1983). In other words, by reducing fertility, couples might be able to use more money that might have been used for childcare expenses in purchasing a home. This argument implies that without important adjustments such as family limitation, the purchase of homes could not be financed. But, once they own a house of their own, couples might be expected to increase their family size.

To provide empirical support for the above argument, we examine the relationship between homeownership and fertility for Canadian women in their childbearing years. A number of demographic, socio-economic, and cultural variables will be utilized in order to explain variation in the completed family size of these women.

A Review of the Literature

Historically, residential crowding has been looked upon as one of the factors influencing the fertility of couples. One of the earliest studies of this phenomenon was that of Goodsell (1937). Goodsell's argument was that Sweden's low fertility was due to a history of government housing programs that produced small apartment units. This view was supported by Thompson (1938:363) who suggested a similar possibility in the United States:

> "...many families...find themselves in the dilemma of being forced to choose whether they will maintain the standards of housing they consider essential to their position and have but one or two children or will move to poorer quarters in less desirable neighbourhoods and have more children."

Morris' (1977) study in the United States analyzed the impact of crowding on both fertility and residential moblity. He argued that residential mobility and not fertilty limitation is the likely response to crowding. An earlier study by Myers and Morris (1967) of the attitudes and expectations toward housing and childbearing in San Juan, Puerto Rico, however, reported that crowding was associated with negative attitudes towards additional children particularly when the family was poor and already crowded.

Although a number of studies suggest that housing continues to be an important factor explaining fertility, Morris and Winter (1975:79) were the first to introduce a conceptual and theoretical framework for the study of the housing adjustment behaviour of families. They argued that

> "there are two criteria used by families to judge their housing conditions, family norms and cultural norms. Each family more or less continuously evaluates its housing to determine whether it is in accord with family and cultural norms given the family life cycle stage in which the family finds itself. If the housing does not fit with normatively derived needs a housing deficit is said to exist which may be reduced by one or more of three behavioural responses (1) residential mobility, (2) residential adaptation, or (3) family adaptation." (Morris and Winter, 1975:79)

The third response, "family adaptation" was believed to include "actions a family may take to alter its composition to fit the current or expected housing. There are two classes of actions: (1) actions having to do with childbearing, and (2) actions having to do with the entrance into and departure from the household of other members." (p.84)

Felson and Solauns' (1975) study of housing and fertility in Bogota, Colombia indicated that respondents in apartments experienced reduced fertility while those in houses did not, especially when the apartment dwellers had little option for moving elsewhere.

The relationship between population density and fertility has been investigated by various researchers (e.g., Heer, 1966; Friedlander and Silver, 1967; Heer and Boynton, 1970). Heer (1966:441)noted that:

> "population density affects the net economic cost of children relative to other consumer commodities. To raise children properly, it is appropriate to provide them with a large living space. However, space costs money.

> Moreover, the cost of living space is no doubt roughly proportional to population density. Thus, other factors being equal, the higher the cost of space, the higher cost of children relative to the cost of other consumer commodities."

A recent study by Heer (1981) presented data showing that in most urban areas within the Soviet Union, an increase in the rate of female labor force participation rates leads to an increase in housing allocations which in turn has a positive influence on the birth rate.

A promising approach into the economic aspects of fertility comes from Easterlin's studies. Easterlin (1961) explained the upsurge in fertility following World War II as a result of the interaction between general business conditions and demographic process. He noted that a major factor sustaining the American baby boom of the 1950's was the relatively high income level of young persons in the age group 20-29 who were born during the depression. According to Easterlin, this group had the advantage of attaining a high income level for two reasons. First, the number of persons in this age group was proportionately lower due to low fertility of their parents during the depression of the 1930s. Due to this, during the 1950's when the sustained postwar economic boom created a substantial demand for labour, the supply of young persons to the labour force was abnormally reduced. Secondly, the young persons who entered the labour force in the 1950's were comparatively better educated than the older age groups and thus had an advantage in employment and promotions. Since their taste for material goods was abated by their experience of growing up during the depression, young persons after the war turned to marriage and family as outlets for spending their incomes. The children of this cohort, however, experienced the absolute reverse situation

of their parents. They had to compete with one another for the limited resources, education, employment, and housing. This competition among the baby boomers for education and jobs in a period of economic stagnation encouraged delayed or reduced fertility. In short, according to the theory, those who belonged to a small cohort (i.e. those who were born in the 1930s) did well in the labour market and spent their income by producing more children while those who belonged to a large cohort (i.e. those who were born in the 1950s) did not fair as well in the labour market and therefore produced only fewer children.

Oppenheimer (1970, 1982) provided an important further dimension to Easterlin's hypothesis. She noted that when the economic prosperity of the post-war years generated a greater demand for labour force, women began to enter the labour force in greater numbers than ever before (Oppenheimer, 1970). The increase in female employment, beginning in the late 1940's and continuing to the present, not only contributed to a rise in income level but also to a reduction in fertility.

The two theories, then, can be summarized as follows: while economic prosperity made marriages and family formation easier, rising labour force participation among women of childbearing years made having large families less likely (see Bean, 1983).

As pointed out earlier, competition among the baby boomers was not limited to work and education alone. They had to face greater costs in setting up their homes according to the standard of living they had in their childhood. With prices of homes continuing to rise, the financial squeeze on homeowners and potential homeowners increases. The question that arises in

this context is, how important is the reduction of fertility among young couples in attaining the dream of homeownership. One might argue that, most couples would utilize "family adaptation" techniques in order to fullfil their dream of home ownership. Myers' (1983) analysis of the United States Annual Housing Survey data supported this argument. Myers suggested that delayed childbearing is a positive determinant of homebuying.

A recent study by Hohm (1983) found support for both Easterlin's theory of relative income and Morris and Winter's theory of family adaptation. Analyzing a random sample of students in San Diego State University, he found inverse relationships between desires for homeownership and children. With regard to homeownership, Hohm observed that 48 percent of his respondents were willing to adopt family limitation in order to purchase a home.

To summarize, previous studies have shown that couples of childbearing age in crowded housing may either move to poorer housing or postpone or reduce fertilty. Furthermore, the high cost of new homes and high mortgage rates depress the fertility of young couples who prefer to own a home.

Given Morris and Winter's theory of family housing adjustment, Easterlin's theory of relative income and particularly the findings of Myers, Oppenheimer and Hohm, one should expect that the baby boom generation will realize the dream of homeownership by adopting "family adaptation" techniques. This would also mean that homeowners are more likely to have a larger family than comparable non-homeowners. The major purpose of the present paper is to test this hypothesis among women of childbearing ages in Canada. This paper, too, will investigate some of the factors that were used in Hohm's study, but, the focus will differ from that of Hohm mainly in the following respects:

First, it is based on a sample of currently married/common-law women rather than a sample of young students. It is to be noted that Hohm's analysis was based on college students who neither owned a home nor had any children at all. His conclusions, therefore, might not necessarily apply to young couples. Also, the fertility measure used in Hohm's analysis does not seem to be appropriate in understanding the extent to which fertility is influenced by homeownership as fertility expectations and preferences are not accurate reflections of the actual fertility of couples (Freedman et al., 1980; Thornton et al., 1984). We, therefore, have chosen completed family size in our analysis. Secondly, more control variables are introduced in the analysis in examining the net effect of homeownership on fertility. Finally, analyses were carried out separately for homeowners and renters. This was essential for substantive reasons. We believe that the fertility of couples who own a home differ substantially from those who do not own a home and their social, and cultural-demographic characteristics probably will differ accordingly.

Data and Methods

The Data

The data for the study were based on the 1984 Canadian Fertility Survey (CFS); they were obtained in telephone interviews through a national probability sample of women 18-49 years of age. Further details on the survey design, sample, and other procedures may be found in the publication by Tremblay and Trudel (1984). Since the problem chosen for the present paper is concerned with completed fertility, certain criteria of eligibility were imposed in selecting the subsample. Thus, only the following women were included:

1. Women in the age group 18-49 who were currently married (or living with a partner);
2. Women who had at least one surviving children; and
3. Women who did not want to have additional children.

A total sample of 3312 women met the above criteria; of these, 2485 women lived in their own homes and 728 women lived in rented apartments. The

Variables

Dependent Variable

Completed Family Size

The dependent variable in the analysis is completed family size which refers to the number of surviving children born to married/common-law women and the number of children adopted. Women who are married/common-law had an average of 2.02 children with 2.20 children for those who owned a home and 1.38 children for those who lived in rented apartments.

Independent Variables

Homeownership

One would expect that individuals who own a home would have a larger family size than who do not own a home. Couples with more children need more space than those with fewer children. Couples who do not own a home, on the other hand, might consider family limitation in order to buy a home. A supporting argument for this thesis is that by limiting fertility, couples would be in a better position to save money for a down payment and for monthly mortgage payments. In other words, couples with no or few children have fewer expenses and save more. They might be expected to accumulate larger assets as

a result and may be able to purchase a home and have more children later.

Age

One of the most important factors affecting fertility is the age of women. A number of studies have shown that age is positively related to fertility. Grindstaff (1975:15-22) noted that, in 1971, women aged 20-24, the most fertile group in Canadian society, had fewer children born than in 1961. He attributed this to the rise in age at marriage of women. He also noted an increase in the rate of childlessness among women under 30 years of age. Hohm's study, however found that age was not related to predicted completed family size. This might be due to the nature of the sample he used in his analysis: the respondents in the sample were comparatively younger. We would expect a positive relationship between age of wife and fertility. Also, homeownership appears to be related to age. Older women have a greater opportunity to obtain employment and make permanent living arrangements. We would expect, therefore, that the higher the age and the greater the earning capacity, the more likely a women would be to have her own home.

Education

The literature relating education and fertility (e.g., Berelson, 1976; Leibenstein, 1974) is substantial. Education has consistently been shown to be inversely related to fertility, and it is often argued that higher education leads to greater use of contraception, and hence lower fertility. Another argument is that an increase in education leads to a rise in the age at marriage, which in turn leads to a reduction in fertility. Based on these arguments, we would expect a negative relationship between completed family

size and education for both spouses.

Homeownership is likely to increase with the education of couples. It may be argued that better educated couples earn more in the labour market; consequently, they have higher family incomes enabling them to purchase a home. It is likely that the highly educated are more willing to consider family limitation in order to purchase a home and maintain a high social status in the society.

Religion/Religiosity

A number of studies have explored the relationship between religious affiliation and fertlity (Ryder and Westoff, 1971; Whelpton et al., 1966). These studies consistently concluded that religious affiliation was an important factor determining fertility of couples. However, Jones and Westoff's study (1979) indicated that the Catholic-non-Catholic differential in fertility was very small (only one-tenth of a child per woman) and that it was narrowing. They concluded that the traditional "Catholic fertility" was ending. Shortly after Jones and Westoff's article was published, Westoff (1979:239) suggested that "Catholics can no longer be characterized as a distinctive group in terms of contraception or of fertility". Jones and Westoff (1979:216-217) explained this finding as "the rejection of church teaching on birth control, the great increase in the proportion of Catholics in the middle class, the suburbanization of Catholics - in short, the rapid blurring of distinctive identities". Burch (1966) stated that there is a convergence in Catholic-non-Catholic fertility differentials in Canada while in the United States there is a widening. He attributed the low Catholic fertility to later marriages among Catholics, and increasing rate of

childlessness.

In contrast to the findings of Jones and Westoff and Burch, we argue that fertility differentials still exist between Catholic and non-Catholic couples. Our argument is based on the assumption that Protestant couples are more likely than Catholics to separate and divorce, consequently having fewer children (see McCarthy, 1979). Unlike other researchers, the present study has considered religiosity (religious attendance as reported by women), as well as religious affiliation. It is expected that Catholics are likely to have a higher family size than non-Catholics and also individuals who attend churches more often are likely to have a higher family size than those who do not.

Nativity of women

The relationship between nativity and fertility has been studied by a number of Canadian researchers (e.g., Henripin, 1972; Balakrishnan et al.,1975). Henripin (1972:151) in his analysis of the 1961 Canadian Census data noted that foreign-born couples had significantly lower fertility at all age levels than did the native-born couples who had ever been married. As well, the study by Balakrishnan and his colleagues (1975) noted that foreign-born couples had fewer children than their native-born counterparts and that the effect of nativity upon fertility became more pronounced after taking other socio-economic variables into account. The present study anticipates a positive association between completed family size and nativity; Canadian-born women would have a higher family size than their foreign-born counterparts. We may suppose that Canadian-born couples are more likely to own a home as compared to foreign-born.

Number of siblings

The number of siblings of spouses should be related to the fertility of couples. It may be argued that the life style that one experiences in childhood and adolescence is the life style that one would like to achieve as a family (see Hohm, 1983). We would, therefore, expect that spouses with more siblings would have a larger family size for themselves than those who have a smaller number of siblings. For the same reason, those couples with more siblings are more likely to be homeowners. Hohm's study showing a positive association between number of siblings and predicted completed family size, lends support to this argument.

Family income

Population theorists have developed two contrasting views concerning the effect of economic development on fertility. The first of these is that economic development has a negative impact on fertility. This view point was expressed in the theory of demographic transition which has been formulated by Thompson (1946), Blacker (1947), and Notestein (1953). The second view is that economic development promotes fertility. This argument has been supported in a number of studies (e.g., Becker, 1960; Easterlin, 1969; Collinshaw, 1976; Stys, 1957). Although the major question of the nature of the relationship is yet to be resolved, most researchers continue to argue that the impact of income, other things being equal, on completed family size should be positive (e.g., Cain, 1966). Analyzing 1971 Canadian census data, Collinshaw (1976) found that the relationship between income and fertility was negative in 1961, but it was positive in 1971.

Since the raising of children takes money, those with more financial resources are better able to afford more children. We hypothesize that women with high income (operationalized as the gross annual income of the family before taxes and deductions) would have bigger families whereas women with lower income would have smaller families. It is possible, of course, that couples with high income are more likely to be homeowners than those with lower income.

Value of home

Given the high cost of financing a home, couples could be expected to make family adjustments in order to purchase a home. In other words, the value of home is expected to depress fertility. Further, high purchase price of homes and high mortgage payments are expected to have a depressing effect on the home ownership level.

For definitions of the variables please refer Table 1. To test the hypotheses, three series of regression analyses are performed for the three sets of data: the total sample, homeowners, and renters.

Results

Table 1 presents the means, standard deviations, and zero-order correlations for all variables in the analysis for homeowners and renters.

As is clear from Table 1, homeowners differ from renters in several respects:

1. Homeowners are on the average, older than renters by almost 6 years;
2. Homeownership tends to increase with education, although the

Table 1

Means, Standard Deviations, and Zero-Order Correlations of Variables

	X1	X2	X3	X4	X5	X6	X7	X8	X9	X10	Y
Mean	12.39	0.54	$81,000.35	12.69	$41,100.81	0.60	2.61	35.53	5.16	5.32	2.20
SD	2.97	0.85	$59,000.75	3.74	$19,300.51	0.49	1.39	7.38	3.22	3.38	1.39
X1	1.000	-0.119**	0.223**	0.579**	0.370**	0.072**	0.081**	-0.165**	-0.308**	-0.245**	-0.283**
X2	-0.119**	1.000	-0.083**	-0.116**	-0.062**	-0.037**	-0.158**	-0.034	0.131**	0.115**	-0.002
X3	***	***	1.000	0.224**	0.384**	-0.055*	0.075**	0.128**	-0.185**	-0.144**	-0.017
X4	0.608**	-0.066	***	1.000	0.371**	0.056*	0.106**	-0.109**	-0.254**	-0.304**	-0.200**
X5	0.320**	-0.041	***	0.254**	1.000	0.065*	0.134**	0.141**	-0.179**	-0.167**	-0.082**
X6	0.027	0.003	***	-0.050	0.005	1.000	0.038	-0.014	0.034	0.002	0.030
X7	0.017	-0.078	***	0.034	0.136**	0.062	1.000	-0.087**	-0.159**	-0.155**	0.161**
X8	-0.197**	0.011	***	-0.160**	0.168**	0.057	-0.060	1.000	0.108**	0.098**	0.440**
X9	-0.345**	0.133**	***	-0.211**	-0.141**	0.053	-0.060	0.107**	1.000	0.266**	0.194**
X10	-0.217**	0.070	***	-0.262**	-0.071	0.048	-0.091*	0.066	0.201**	1.000	0.184**
Y	-0.366**	-0.028	***	-0.250**	-0.120*	0.039	0.092*	0.505**	0.206**	0.131**	1.000
Mean	12.23	0.51	$48,000.78	12.39	$32,100.08	0.60	2.84	29.81	5.18	5.15	1.38
SD	2.86	0.75	***	3.38	$16,300.61	0.49	1.35	7.69	3.09	3.20	1.26

Upper triangle shows values for homeowners while lower triangle shows values for renters

X1 Education of wife (years)
X2 Religion: Catholic = 1
X3 Value of home
X4 Education of husband (Years)
X5 Family income
X6 Nativity of wife: Canadian born = 1
X7 Religiosity (Frequency of church participation)
X8 Age of wife
X9 Wife's siblings
X10 Husband's siblings
Y Completed family size

* Significant at .01 level
** Significant at .001 level
*** Coefficients cannot be computed

differentials are not significant;

3. Homeowners, on the average, have higher incomes than renters;
4. Homeowners, on the average, have higher levels of religiosity than renters. Proportionately, the same number of women are Catholic and native-born in both categories; and
5. Homeowners have an average of 0.82 more children than renters.

Table 1 indicates that age of wife is significantly correlated with completed family size (0.44 and 0.51 respectively for homeowners and renters). The second most important correlate of completed family size is education of wife (-0.28 and -0.37)and third most important is education of husband (-0.20 and -0.25). With the exception of value of home, nativity of wife, and religion of wife, all zero-order correlations with completed family size are statistically significant in the case of homeowners and renters. Number of siblings of both spouses is positively correlated to completed family size. Contrary to our expectation, total family income is negatively correlated to completed family size. The negative relationship between family income and completed family size contradicts the findings of Collinshaw (1976) who found a positive relationship between income and fertility in 1971. The positive correlation between religiosity and completed family size suggests that the higher the frequency of church participation, the higher the level of fertility. Interestingly, the fertility levels of Catholics are lower than non-Catholics regardless of their homeownership status. This might be explained as due to the low fertility levels in Quebec where a high proportion of the population is Catholic. The finding, however, is in sharp contrast to the findings of earlier researchers who claimed that Catholic fertility is almost equal to or slightly greater than non-Catholic fertility. As the

results indicate, native-born women who own a home have a smaller family size (r=-0.03). Meanwhile, native-born women who live in rented apartments have a higher family size than foreign-born women (0.04).

The high level of fertility observed among homeowners appears to be based largely on the fact that they are older and richer, generally speaking, than renters. We may explore this in greater detail by studying the relationships observed above in a multivariate context. The variables, value of home is dropped in the multivariate analyses because it has little or no effet on completed family size.

Table 2 presents the results of a stepwise multiple regression analysis with completed family size as the dependent variable. The effect of each independent variable on the dependent variable is measured while controlling for the effects of other independent variables in the regression equation. Inspection of the beta coefficients (standardized regression coefficients) or of the partial coefficients reveals that age of wife, number of siblings of both spouses, proportion native-born, homeownership, and religiosity are positively related to fertility; education of both spouses, religion of wife, and family income are negatively related to fertility.

As Table 2 reveals, homeownership has a significant effect upon completed family size once the full set of explanatory variables are controlled in the regression. Being a homeowner tends to increase the family size by 0.42 children. Thus, homeownership is of importance in raising the reproductive levels of Canadian couples. In contrast, being a Catholic tends to lower the family size by 0.08 children. The variables, education of husband, and proportion native-born do not exert a significant effect upon the

Table 2

Regression of Completed Family Size on Selected Variables (N=3312)

Independent Variable	B	Beta	SE B	F
Age of Wife	0.0744	0.4034	0.0028	1056.9432*
Education of Wife	-0.0813	-0.1701	0.0028	663.4237*
Homeownership**	0.4178	0.1230	0.0519	470.1384*
Religiosity	0.0841	0.0828	0.0151	368.0608*
Religion**	-0.0781	-0.0460	0.0250	220.7106*
Nativity of Wife**	0.0186	0.0065	0.0415	141.5632
Wife's Siblings	0.0292	0.0663	0.0069	301.3660*
Husband's Siblings	0.0259	0.0614	0.0065	255.0608*
Family Income	-0.0004	-0.0488	0.0001	194.6521*
Education of Husband	-0.0029	-0.0074	0.0071	141.5632
Constant	0.2821			

R^2 = 0.3206 F = 141.5632 Standard Error = 1.1613 $P < 0.01$
* Significant at .01 level
** Binary variables: House own=1; Catholic=1; Canadian born=1

completed family size. We may conclude that nativity, and education of husband apart from other variables have no impact upon fertility.

Together, the independent variables account for 32 percent of the total variance in fertility. The three variables age of wife, education of wife, and home ownership, have the largest effect (the beta coefficients are 0.403, -0.170, 0.123 respectively).

The second group of analyses concentrated on identifying the strongest predictors of completed family size of homeowners. All the independent (with the exception of value of home) were entered in a stepwise regression on completed family size. With the exceptions of nativity, and education of husband, all variables continue to have a significant effect on the fertility of homeowners (Table 3). It should be noted that although the coefficients of the independent variables are relatively lower in magnitude, the direction of the relationship remains unchanged, which indicates a consistency in the relationship patterns between homeowners and the total population. An examination of the partial regression coefficients reveals that in general, age of wife, education of wife, religion, number of siblings of husband, and total family income, reflect significant independent effects on completed family size of homeowners.

The R^2 value is found to be 0.26 indicating that 26 percent of the variation in the completed family size is explained by all the variables; age of wife alone explains 19 percent of the variance (not shown in the Table) in the completed family size of homeowners.

Table 3

Regression of Completed Family Size on Selected Variables for Homeowners (N=2485)

Independent Variable	B	Beta	SE B	F
Age of Wife	0.0739	0.3912	0.0034	620.0991*
Education of Wife	-0.0762	-0.1622	0.0102	405.6268*
Religiosity	0.0938	0.0935	0.0176	288.1074*
Religion of Wife**	-0.0695	-0.0423	0.0286	153.0833*
Nativity of Wife**	-0.0294	-0.0104	0.0485	92.2590
Wife's Siblings	0.0295	0.0682	0.0080	182.1444*
Husband's Siblings	0.0296	0.0715	0.0076	223.4846*
Family Income	-0.0002	-0.0333	0.0002	92.2590
Education of Husband	-0.0038	-0.0102	0.0081	92.2590
Constant	0.6517			

R^2 = 0.2639 F = 92.2590 Standard Error = 1.1983 P< 0.01
* Significant at .01 level
** Binary variables: Catholic=1; Canadian born=1

Table 4 presents the regression results of completed family size on selected variables for renters. All the variables with the exception of number of siblings of husband, and education of husband have significant effect on the dependent variable. Unlike in the case of homeowners, nativity has an independent significant effect on the fertility of renters. The findings indicate that Canadian-born couples who live in rented apartments tend to have a larger family size than their foreign-born counterparts supporting the common belief that immigrants have a lower family size than Canadian-borns.

As is indicated by Table 4, all the variables together explain 36 per cent of the variance in the completed family size of renters. Age of wife, education of wife, and family income are the strongest predictors of the fertility of renters.

Our major findings from Tables 3 and 4 can be summarized as follows:

1. Age of wife and education of wife are the two most important predictors of completed family size of homeowners and renters;
2. While age of wife, religiosity and number of siblings (of both spouses) have a positive influence on the fertility of homeowners, education of wife and religious affiliation have a negative influence. The latter set of variables, continue to have a negative influence on the fertility of renters;
3. Homeownership seems to enhance the fertility of immigrants while it acts to lower the fertility of Canadian-borns; and
4. Catholics tend to have smaller family size than non-Catholics, regardless of their tenure status.

Table 4

Regression of Completed Family Size on Selected Variables for Renters (N=728)

Independent Variable	B	Beta	SE B	F
Age of Wife	0.0769	0.4699	0.0052	248.9439*
Education of Wife	-0.1206	-0.2333	0.0179	177.8472*
Religiosity	0.0480	0.0516	0.0285	39.8659
Religion of Wife**	-0.1302	-0.0781	0.0507	77.6024*
Nativity of Wife**	0.1830	0.0714	0.0777	95.2688*
Wife's Siblings	0.0251	0.0615	0.0132	65.7339*
Husband's Siblings	0.0123	0.0310	0.0125	39.8659
Family Income	-0.0009	-0.1021	0.0003	124.2297*
Education of Husband	0.0047	0.0027	0.0144	39.8659
Constant	0.6063			

R^2 = 0.3573 F = 39.8659 Standard Error = 1.0158 $P < 0.01$

* Significant at .01 level
** Binary variables: Catholic=1; Canadian born=1

Conclusions and Implications

This study was undertaken to explore the effects of certain demographic, socio-economic, and cultural variables on fertlity. The relationship between homeownership and fertility has been of particular interest to the author.

The findings indicated that homeownership has a significant effect on fertility, when controlling the effects of all other variables considered. For example, homeownership implies an increase of 0.42 children per family unit. Neverthless, socio-economic variables and, in particular, education, do have important consequences for fertility of couples. Education and Roman Catholic religion both tend to decrease the family size by 0.07 or 0.08 respectively whereas religiosity tends to increase the family size by 0.08. The number of siblings of wife and husband seem to have strong impact upon the couples' own fertility. Education of husband, and nativity of wife are not significant when the effects of other variables are controlled. Family income has an inverse effect on fertility; the higher the family income, the lower the fertility.

Fertility determinants seem to differ substantially among homeowners and renters. Nativity has a significant effect on the fertility of renters while it has a non significant effect on fertility of homeowners; Canadian-born couples in rented apartments have higher family size than their foreign-born counterparts. Homeowners with a high level of religious participation tend to have higher fertility, while church participation exhibits a non-significant effect on the fertility of renters. Religion and education are stronger determinants of fertility among homeowners than among renters. Finally, the number of siblings of the husband predicts to fertility only among homeowners.

Our finding is that homeownership status may be of great importance in determining the level of fertility. The hypothesis that couples who live in their own houses are likely to have a higher family size than their counterparts who live in rented houses/apartments is well supported by the findings. The evidence clearly indicates that aspiration for homeownership is strong in Canada, as in the United States. Parallel situations might be expected to be observed in other parts of the most developed Western world where fertility is at a low level.

Canada, like any other developed country of the West, experiences a low birth rate. Total fertility rates have declined to the lowest point in the history of Canada (below replacement levels). Population experts attribute the low level of fertility to developments in contraceptive technology, the rise in age at marriage, and increasing rate of childlessness among women (Grindstaff, 1975:15). However, the results of the present study indicate that fertility varies significantly among homeowners and renters. As Merton (1948) noted, families, particularly those with children, purchase homes to assure financial security, social status, and above all, desirable living conditions. Given these facts, the findings of the present study, points to the need to introduce a housing policy which will allow special rental privileges to families who do not own homes and more spacious and inexpensive government housing for those who wish to have more than one or two children. In addition, there is a need to provide more employment opportunities for wives so that they could afford to pay the downpayments for homes. This, in turn, will create a need for high-quality day care centres for children which would make it easier for wives to combine childbearing with work outside home.

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